

July 9, 2004

**SUBJECT: FEDERAL EMPLOYEES GROUP LIFE INSURANCE OPEN SEASON  
SEPTEMBER 1 THROUGH SEPTEMBER 30, 2004**

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The Federal Employees Group Life Insurance (FEGLI) Program will hold an Open Season from September 1 through September 30, 2004, to celebrate the fiftieth anniversary of the program. FEGLI has not held an Open Season in 5 years.

During the Open Season, eligible Federal employees will be able to enroll in the FEGLI program and increase or change current coverage without having a physical or answering any questions about their health. Enrollees who wish to continue their current coverage do not need to take any action during this Open Season. Any coverage previously waived will remain waived unless specifically changed during the Open Season.

If you elect to change your life insurance during the FEGLI Open Season, your coverage will not become effective until September 4, 2005. This means your new life insurance coverage premiums will be reflected on your Leave and Earning Statement (LES) that you receive on September 23, 2005.

Employees are encouraged to review the information on the types of coverage available to them. This information is accessible on the Office of Personnel Management website at [www.opm.gov/insure/life](http://www.opm.gov/insure/life).

**TYPES OF COVERAGE AVAILABLE**

- Basic – equal to annual basic pay, rounded up to the next \$1,000 plus \$2,000.
- Plus three types of optional insurance:
  - Option A – Standard**, in the amount of \$10,000
  - Option B – Additional**, in an amount one to five times annual basic pay
  - Option C – Family**, in an amount one to five multiples of coverage for a spouse and eligible children. Each multiple is equal to \$5,000 in the event of the death of a spouse and \$2,500 in the event of the death of each eligible child.

An employee must elect or already have Basic in order to elect optional coverages.

**SPECIAL INFORMATION FOR THOSE CONSIDERING RETIREMENT**

Employees nearing retirement age are reminded that continuation of life insurance coverage into retirement requires that you be insured for the 5 years of service immediately prior to the date your annuity starts or for the full period(s) of service during which you were eligible to be insured if less than 5 years.

The FEGLI 2004 Open Season in *not* the first opportunity for electing coverage. Therefore, an employee must have the new coverage for the 5 years of service immediately before retiring or starting to receive compensation in order to continue that coverage as an annuitant or long-term recipient of worker's compensation. That means the very earliest most employees can retire or start receiving compensation while carrying new coverage elected during this Open Season into retirement or compensation is September 3, 2010.

Specific enrollment information will be provided in the coming weeks. This early notification is intended to give you sufficient time to consider your needs and options. If you have any questions or need additional information, please contact Cathy Clifton at (865) 576-0680.

A handwritten signature in black ink, reading "Melanie M. Kent" with a stylized flourish at the end.

Melanie M. Kent, Chief  
Personnel and Management  
Analysis Branch